



October 23, 2006 FEMA-1662-DR-IN-NR14

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DISASTER NEWS

LEGAL HELP AVAILABLE FOR FLOOD DISASTER VICTIMS

INDIANAPOLIS – Volunteer attorneys are providing free, disaster-related legal assistance to individuals affected by the September 12 – 14 severe storms and flooding. The service, coordinated through the American Bar Association Young Lawyers Division and the Federal Emergency Management Agency (FEMA), is available by calling **1-800-266-2581** from 8:30 a.m. to 4:30 p.m. Monday through Friday.

People in the disaster designated counties of Lake and Vanderburgh may ask for help on flood-related issues such as insurance claims, home repair contracts, consumer protection matters, landlord-tenant concerns, mortgage foreclosure and debt collection problems. Advice or referrals are also provided for replacing wills, drafting powers of attorney and other important legal documents damaged or lost in the flood.

Disaster legal services are part of a wide array of assistance made available by the disaster declaration of October 6 that may include: funding for temporary disaster housing; U.S. Small Business Administration (SBA) low-interest disaster loans for individuals and businesses to repair or replace damaged property; replacement grants for serious disaster-related needs and expenses not covered by insurance or other assistance programs; and disaster unemployment assistance.

The only way to apply for federal and state disaster assistance is to register with FEMA, by Tuesday, Dec. 5. There are two easy ways to begin the application process. Call FEMA at **1-800-621-FEMA** (3362) or TTY 1-800-462-7585 (for those with a speech or hearing impairment). Both numbers are available from 8 a.m. to 6 p.m., seven days a week until further notice. Multilingual operators are available to answer calls. Residents with Internet access may register on the agency's Web site at www.fema.gov where valuable recovery information is also available.

Residents and business owners who previously registered with the American Red Cross, Salvation Army and any another voluntary agency or who have reported damage to county or local officials need to apply for federal and state assistance programs by calling FEMA's toll-free number or registering online.

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must complete and return them to SBA to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

FEMA manages federal response and recovery efforts following any national incident, initiates mitigation activities and manages the National Flood Insurance Program. FEMA works closely with state and local emergency managers, law enforcement personnel, firefighters and other first responders. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.

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Editors: For more information on Indiana disaster recovery, visit www.fema.gov or http://www.in.gov/dhs.